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Continuing Education credit — July 2025

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Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

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1. Under a provision in the One Big Beautiful Bill Act, what percentage of Social Security beneficiaries will not pay taxes on their benefits, according to a White House Council of Economic Advisers analysis? *

79%
83%
86%
88%

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2. That provision, combined with the extension and expansion of the 2017 tax cuts, could mean Social Security recipients see a 24% reduction in benefits starting in which year? *

2030
2031
2032
2033

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3. The median net worth of an Asian household in the U.S. stood at this amount in 2022, (more than twice the net worth of the median white family): *

$710,800
$655,250
$590,350
$535,400

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4. As of 2024, what percentage of wealth advisors in the U.S. were Asian? *

4.9%
5.8%
6.9%
7.6%

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5. HSA custodians typically require what minimum balance range to unlock investment options? *

$1,000 to $2,000
$500 to $750
$250 to $500
$0 to $200

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6. HSA accounts that contain invested assets have an average balance of $23,583 — this much more than average amount for HSA accounts invested solely in cash *

Three times larger
Five times larger
Seven times larger
Nine times larger

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7. Which of these rental property expenses is a basis for depreciation? *

Building management fees
Wear and tear on a residential property
Maintenance reserves
Utilities and landscaping

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8. Of the top 10 dividend-paying stocks of the past year, which had the highest market cap? *

Zim Integrated Shipping Services Ltd Ordinary Shares (ZIM)
CMB.Tech NV (CMBT)
Icahn Enterprises LP Depositary Units Repr Units of LP Interests (IEP)
Fat Brands Inc Pref Share (FATPB)

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9. Which sector in the top 10 dividend-paying stocks of the year appeared three times on the list, more than any other? *

Real estate
Financial services
Energy
Industrials

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10. At 0.02%, which stock notched the lowest dividend yield for the 12 months ending June 30? *

Affiliated Managers Group Inc (AMG)
NVIDIA Corp (NVDA)
Northeast Bank (NBN)
White Mountains Insurance Group Ltd (WTM)

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